

# EXHIBIT D

----- Forwarded message -----

From: **Navient** <[pcc-eteam@navient.com](mailto:pcc-eteam@navient.com)>

Date: Tue, Oct 13, 2020 at 1:15 PM

Subject: Turn over a new leaf today!

To: <[SAMLIKESEMAIL@gmail.com](mailto:SAMLIKESEMAIL@gmail.com)>



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**READY TO  
TURN OVER A  
NEW LEAF?**



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**WE'RE HERE TO HELP.**

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Call us at **1-877-680-4538** so we can find the best private student loan repayment option for you.



## A VARIETY OF SHORT- AND LONG-TERM SOLUTIONS ARE AVAILABLE, INCLUDING:

- Auto Pay
- Reduced interest rates
- Extended terms
- Settlement

As an added bonus for enrolling in Auto Pay, you may be eligible for a .25% interest rate reduction. (Restrictions may apply.)<sup>1</sup>

### Let us customize a plan to assist you.

Call us at **1-877-680-4538**.

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This is an attempt to collect a debt, and any information obtained will be used for that purpose.

<sup>1</sup>To verify eligibility and the amount of your interest rate reduction, log in to your account and view your borrower benefits. If applicable, the interest rate reduction for Auto Pay will be available only while your recurring payments are successfully deducted from the designated bank account. This benefit is suspended during periods of deferment or forbearance, when monthly payments are not required. If you were previously on Auto Pay, we'll resume Auto Pay when deferment or forbearance ends. If an Auto Pay payment is rejected by your bank for any reason, you may lose the rate reduction permanently. For multi-party loans, only one party may enroll in Auto Pay.

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